

WHAT IS CLAIMED IS:

1. A method for providing a financial product to a customer, said method comprising:

receiving customer information describing a life status for said customer;

determining a revised life status for said customer based on the received customer information; and

selecting, from a set of financial products, the financial product for the customer based on said life status.
2. A method for providing a financial product to a customer according to claim 1, wherein receiving customer information further comprises:

receiving information from at least one source chosen from a purchase database, an application database, a call center database, an Internet database, and a public records database.
3. A method for providing a financial product to a customer according to claim 2, wherein determining the revised life status further comprises:

determining the revised life status of the customer based on the information received.
4. A method for providing a financial product to a customer according to claim 3, wherein selecting said financial product further comprises:

selecting said financial product based on said revised life status using at least one selection method chosen from a predetermined matrix and an algorithmic model.
5. A method for providing a financial product to a customer according to claim 4 further comprising:

determining the creditworthiness of the customer.
6. A method for providing a financial product to a customer according to claim 5, further comprising:

optimizing said financial product based on said creditworthiness.
7. A method for providing a financial product to a customer according to claim 6, further comprising:

offering said financial product to said customer.

FOOTNOTES

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8. A method for providing a financial product to a customer according to claim 1, wherein receiving customer information further comprises:

receiving information from purchase database.
9. A method for providing a financial product to a customer according to claim 1, wherein receiving customer information further comprises:

receiving information from an application database.
10. A method for providing a financial product to a customer according to claim 1, wherein receiving customer information further comprises:

receiving information call center database.
11. A method for providing a financial product to a customer according to claim 1, wherein receiving customer information further comprises:

receiving information from an Internet database.
12. A method for providing a financial product to a customer according to claim 1, wherein receiving customer information further comprises:

receiving information from a public records database.
13. A method for providing a financial product to a customer according to claim 1, wherein selecting said financial product further comprises:

determining the creditworthiness of said customer; and

selecting the financial product based on said revised life status and said credit worthiness.
14. A method for providing a financial product to a customer according to claim 1, further comprising:

periodically collect said customer information.
15. A method for providing a financial product to a customer according to claim 1, wherein selecting said financial product further comprises:

inputting customer information into a predetermined matrix to designate the financial product to be selected; and

offering said financial product to said customer.
16. A method for providing a financial product to a customer according to claim 1, wherein selecting said financial product further comprises:

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inputting customer information into an algorithmic model to calculate which financial product is to be selected; and

offering said financial product to said customer.

17. A system for providing a financial product to a customer, said method comprising:

means for receiving customer information describing a life status for said customer;

means for determining a revised life status for said customer based on the received customer information; and

means for selecting, from a set of financial products, the financial product for the customer based on said life status.

18. A system for providing a financial product to a customer according to claim 17, wherein said means for receiving customer information further comprises:

receiving information from at least one source chosen from a purchase database, an application database, a call center database, an Internet database, and a public records database.

19. A system for providing a financial product to a customer according to claim 18, wherein said means for determining the revised life status further comprises:

determining the revised life status of the customer based on the information received.

20. A system for providing a financial product to a customer according to claim 19, wherein said means for selecting said financial product further comprises:

selecting said financial product based on said revised life status using at least one selection method chosen from a predetermined matrix and an algorithmic model.

21. A system for providing a financial product to a customer according to claim 20 further comprising:

means for determining the creditworthiness of the customer.

22. A system for providing a financial product to a customer according to claim 21, further comprising:

means for optimizing said financial product based on said creditworthiness.

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23. A system for providing a financial product to a customer according to claim 22, further comprising:

means for offering said financial product to said customer.

24. A computer for providing a financial product to a customer, said computer comprising:

a memory having program instructions; and

a processor, responsive to the programming instructions, configured to:

receiving customer information describing a life status for said customer;

determining a revised life status for said customer based on the received customer information; and

selecting, from a set of financial products, the financial product for the customer based on said life status.

25. A computer for providing a financial product to a customer according to claim 24, wherein receiving customer information further comprises:

receiving information from at least one source chosen from a purchase database, an application database, a call center database, an Internet database, and a public records database.

26. A computer for providing a financial product to a customer according to claim 25, wherein determining the revised life status further comprises:

determining the revised life status of the customer based on the information received.

27. A computer for providing a financial product to a customer according to claim 26, wherein selecting said financial product further comprises:

selecting said financial product based on said revised life status using at least one selection method chosen from a predetermined matrix and an algorithmic model.

28. A computer for providing a financial product to a customer according to claim 27, wherein said processor is further configured to:

determining the creditworthiness of the customer.

29. A method for providing a financial product to a customer according to claim 28, wherein said processor is further configured to:

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optimizing said financial product based on said creditworthiness.

30. A method for providing a financial product to a customer according to claim 29, wherein said processor is further configured to:

offering said financial product to said customer.

FOOTNOTES

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